



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 97171-00006 Examiner: Kirsten Sachwitz Apple
Applicants: Steven C. Halper and Constance A. Wilson Art Unit: 3693
Serial No.: 09/993,072
Filing Date: 11/13/2001
Title: Predatory Lending Detection System and Method Therefor

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Transmittal of Information Disclosure Statement
2. Form PTO/SB/08A (3 pages)
3. Copies of References 3-20 from Form PTO/SB/08A
4. Transmittal Sheet
5. Postcard Receipt

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

1/10/07
Date

Respectfully submitted,

Mark E. Nikolsky
Mark E. Nikolsky
Registration No. 48,319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

Check One and Complete:

☐ **CERTIFICATE OF MAILING BY EXPRESS MAIL**

I hereby certify that this correspondence is being deposited with the United States Postal Service, postage prepaid, as "Express Mail Post Office to Addressee," Mailing Label No. _____ US to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on _____.

By: _____

☒ **CERTIFICATE OF MAILING BY FIRST CLASS MAIL**

I hereby certify that this correspondence is being deposited with the United States Postal Service, First Class Mail, postage prepaid, to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 1/10/07.

Janelle Fava
By: _____
Janelle Fava

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))					Docket No. 97171-00006	
In Re Application Of: Steven C. Halper and Constance A. Wilson						
Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.	
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208	
Title: Predatory Lending Detection System and Method Therefor						
Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450						
37 CFR 1.97(b)						
1. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.						
37 CFR 1.97(c)						
2. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:						
<input type="checkbox"/> the statement specified in 37 CFR 1.97(e);						
OR						
<input checked="" type="checkbox"/> the fee set forth in 37 CFR 1.17(p).						

01/12/2007 EAYALEW1 00000021 503571 09993072

01 FC:1806 180.00 DA

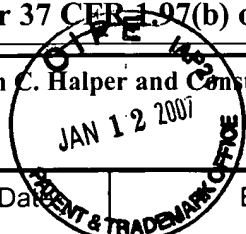
TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.

97171-00006

In Re Application of: Steven C. Halper and Constance A. Wilson



Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208

Title: Predatory Lending Detection System and Method Therefor

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. 503571 as described below.
- ☒ Charge the amount of \$180.00
- ☒ Credit any overpayment.
- ☒ Charge any additional fee required.
- ☐ Payment by credit card. Form PTO-2038 is attached.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fa: _____)

(Date)

Signature

Typed or Printed Name of Person Signing Certificate

Certificate of Mailing by First Class Mail

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on

1/10/07

(Date)

Signature of Person Mailing Correspondence

Janelle Fava

Typed or Printed Name of Person Mailing Certificate

*This certificate may only be used if paying by deposit account.

Signature

Dated: 1/10/07

Mark E. Nikolsky
Registration No. 48,319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

CC:

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	3
-------	---	----	---

Complete if Known

Application Number	09/993,072
Filing Date	11-13-2001
First Named Inventor	Steven Halper
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	97171-00006

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Date Considered	
-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/993,072
		Filing Date	11-13-2001
		First Named Inventor	Steven Halper
		Art Unit	3693
		Examiner Name	Kirsten Sachwitz Apple
Sheet 2	of 3	Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	3	Emory University School of Law, "Predatory Mortgage Lending Abuses," http://www.law.emory.edu/PI/ALAS/EXHIB.HTM , last visited on 09/27/2001, pp 1-6.	
	4	American Association of Retired Perspons, "Avoid Predatory Lenders," http://www.aarp.org/contacts/money/prelend.html , last visited on 09/27/2001, pp 1-4.	
	5	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm , last visited on 09/27/2001, pp 1-2.	
	6	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," http://www.consumerlaw.org/consumer/foreclose.html , last visited on 09/27/2001, pp 1-5.	
	7	Citibank, "Tell Citibank What Is Predatory Lending?," http://www.tellcitibank.org/predatorylending.htm , last visited on 09/27/2001, pp 1-2.	
	8	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," http://www.communitychange.org/NRP/52101alert.asp , last visited on 09/28/2001, pp 1-2.	
	9	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; http://www.mbaa.org/resources/predlend/2001/0323.html , last visited on 10/12/2001, pp 1-4.	
	10	California Reinvestment Committee, "Press Releases," http://www.calreinvest.org/PredatoryLending/HOEPAFactSheet.html , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	11	HSH, "Understanding Private Mortgage Insurance," http://www.hsh.com/pamphlets/mgicpmi.html , last visited on 10/24/2001, pp 1-2.	
	12	HSH, "How Mortgage Insurance Works," http://www.hsh.com/pamphlets/mgicmi101.html , last visited on 10/24/2001, pp 1-2.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/993,072
		Filing Date	11-13-2001
		First Named Inventor	Steven Halper
		Art Unit	3693
		Examiner Name	Kirsten Sachwitz Apple
Sheet 3	of 3	Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	13	Loanpage, "Private Mortgage Insurance," http://www.loanpage.com/morpmi.htm , last visited on 10/24/2001, pp 1-2.	
	14	"Automated Property Valuation Sample Report," http://www.factualdata.com/prod_serv/EZvalue.htm , 11/30/2001, pp 1-3.	
	15	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," http://www.dataquick.com/articleitem.asp?industry=3&item=20 , last visited on 11/30/2001, pp 1-2.	
	16	Case Shiller Weiss, "Press Releases," http://www.cswv.com/news/press , last visited on 11/30/2001, pp 1-2.	
	17	Case Shiller Weiss, "Products," http://www.cswv.com/products/ , last visited on 11/30/2001, pp 1-2.	
	18	Case Shiller Weiss, "CASA," http://www.cswv.com/products/casa/ , last visited on 11/30/2001, pp 1-2.	
	19	Case Shiller Weiss, "Sample CASA Report," http://www.cswv.com/products/casa/sample.html , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "CASA Report Elements and Features," http://www.cswv.com/products/casa/personal.html , last visited on 11/30/2001, pp 1-3.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.